

Information to identify the case:			
Debtor 1:	Jennifer P. Nightingale		Social Security number or ITIN: xxx-xx-3735
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/2/22
Case number:	22-22158-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer P. Nightingale	
2. All other names used in the last 8 years		
3. Address	2756 Drake Court Gibsonia, PA 15044	
4. Debtor's attorney Name and address	Michael C. Eisen M. Eisen and Associates PC 404 McKnight Park Drive Pittsburgh, PA 15237	Contact phone 412-367-9005 Email: attorneyeisen@yahoo.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/1/22

For more information, see page 2

remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com

Filing deadline: 3/10/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 1/11/23

Filing deadline: 5/1/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:

1/9/23 at 10:00 AM , Location: **remotely by the Trustee via Zoom**, how to participate:**goto www.ch13pitt.com, meetings@chapter13trusteedpa.com**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Jennifer P. Nightingale
Debtor

Case No. 22-22158-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 01, 2022

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer P. Nightingale, 2756 Drake Court, Gibsonia, PA 15044-8374
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15543100	+ Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Ste 400, Pittsburgh, PA 15203-2181
15543110	+ District Justice Tom Swan, Mag. Dist. No. 05-3-04, 2060 Saxonburg Blvd, Gibsonia, PA 15044-7953
15543119	+ Mychal Rutkowski, Esq., Patenaude & Felix A.P.C., 2400 Ansys Drive, Ste 402-B, Canonsburg, PA 15317-0403
15543125	+ Radius Global Solutions LLC, 500 North Franklin Turnpike, Ste 315, Mail Code 747, Ramsey, NJ 07446-1177

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: attorneyeisen@yahoo.com	Dec 02 2022 00:18:00	Michael C. Eisen, M. Eisen and Associates PC, 404 McKnight Park Drive, Pittsburgh, PA 15237
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Dec 02 2022 00:18:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 02 2022 05:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 02 2022 00:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Dec 02 2022 00:18:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Dec 02 2022 00:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Dec 02 2022 05:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15543101	+ Email/PDF: bncnotices@becket-lee.com	Dec 02 2022 00:22:36	American Express, PO Box 981537, El Paso, TX 79998-1537
15543102	+ EDI: APPLIEDBANK.COM	Dec 02 2022 05:18:00	Applied Bank, PO Box 70165, Philadelphia, PA 19176-0165
15543132	Email/Text: cfcbackoffice@contfinco.com	Dec 02 2022 00:18:00	TBOM/Continental Finance, 4550 New Linden Hill Road, #400, Wilmington, DE 19808
15543103	+ EDI: CAPITALONE.COM	Dec 02 2022 05:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15548550	EDI: CAPITALONE.COM		

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		Dec 02 2022 05:18:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15550291	EDI: Q3G.COM		
		Dec 02 2022 05:18:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15543104	+ EDI: WFNNB.COM		
		Dec 02 2022 05:18:00	Comenity Bank/DSW Visa, PO Box 182789, Columbus, OH 43218-2789
15543105	+ EDI: WFNNB.COM		
		Dec 02 2022 05:18:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15543106	+ EDI: WFNNB.COM		
		Dec 02 2022 05:18:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15543107	+ EDI: WFNNB.COM		
		Dec 02 2022 05:18:00	Comenity Bank/Wayfair, PO Box 182789, Columbus, OH 43218-2789
15543108	+ EDI: WFNNB.COM		
		Dec 02 2022 05:18:00	Comenity Bank/Williams Sonoma, PO Box 182789, Columbus, OH 43218-2789
15551270	+ Email/Text: clientservices@credit-control.com		
		Dec 02 2022 00:18:00	Credit Control LLC, 5757 Phantom Drive, Ste 330, Hazelwood, MO 63042-2429
15551271	EDI: DISCOVER.COM		
		Dec 02 2022 05:18:00	Discover, PO Box 30943, Salt Lake City, UT 84130
15543112	+ EDI: IRS.COM		
		Dec 02 2022 05:18:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
15543113	+ EDI: CITICORP.COM		
		Dec 02 2022 05:18:00	Macy's/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
15543114	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 02 2022 00:18:00	Midland Credit Management Inc., PO Box 301030, Los Angeles, CA 90030-1030
15543115	+ EDI: AISMIDFIRST		
		Dec 02 2022 05:18:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
15543116	+ EDI: AISMIDFIRST		
		Dec 02 2022 05:18:00	Midland Mortgage/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
15543117	+ EDI: CBS7AVE		
		Dec 02 2022 05:18:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
15543118	+ EDI: CBS7AVE		
		Dec 02 2022 05:18:00	Monroe and Main, 1112 7th Ave, Monroe, WI 53566-1364
15543120	+ Email/Text: bnc@nordstrom.com		
		Dec 02 2022 00:18:37	Nordstrom/TD Bank USA, 13531 E. Caley Ave, Englewood, CO 80111-6504
15543122	+ Email/Text: bncnotifications@phea.org		
		Dec 02 2022 00:18:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
15543123	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 02 2022 00:18:00	PNC Bank, PO Box 5570, Cleveland, OH 44101
15543124	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 02 2022 00:18:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
15543121	+ EDI: PENNDEPTREV		
		Dec 02 2022 05:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15543121	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 02 2022 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15543127	+ Email/PDF: clerical@simmassociates.com		
		Dec 02 2022 00:22:36	SIMM Associates, Inc., PO Box 7526, Newark, DE 19714-7526
15543128	+ EDI: RMSC.COM		
		Dec 02 2022 05:18:00	SYNCB/Belk, PO Box 965028, Orlando, FL 32896-5028
15543129	+ EDI: RMSC.COM		
		Dec 02 2022 05:18:00	SYNCB/Gap, PO Box 965005, Orlando, FL 32896-5005
15543130	+ EDI: RMSC.COM		

District/off: 0315-2

User: auto

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15543131	+ EDI: RMSC.COM	Dec 02 2022 05:18:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15543126	+ EDI: CBS7AVE	Dec 02 2022 05:18:00	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15543291	+ EDI: RMSC.COM	Dec 02 2022 05:18:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
15543133	+ EDI: WTRRN BANK.COM	Dec 02 2022 05:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15543134	+ EDI: CBS7AVE	Dec 02 2022 05:18:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
15551273	^ MEBN	Dec 02 2022 05:18:00	Through the Country Door, Attn: Bankruptcy Dept, PO Box 2830, Monroe, WI 53566-8030
15543111	EDI: USBANKARS.COM	Dec 02 2022 00:12:07	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15543623	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 02 2022 05:18:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166
		Dec 02 2022 00:22:35	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15543109		Credit Control LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15543552	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15551272	*+	U.S. Dept of Housing & Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Michael C. Eisen

on behalf of Debtor Jennifer P. Nightingale attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5